IN THE CLAIMS

1. (Amended) A method for ~~providing~~ using a computer system to provide an incentive relating to a sale or lease of an item, comprising:

determining a class of items for which insurance is to be provided with a sale or lease of one of the class of items;

determining a geographic region in which a buyer of one of the class of items must reside to receive the insurance; ~~and~~

storing the determined class of items and geographic region in said computer system; and

paying an insurance premium for an insurance policy on behalf of the buyer, the insurance policy covering an item from the class of items after a sale or lease of the item to the buyer residing in the geographic region.

2. (Original) The method of claim 1, wherein the item is an automobile of a particular make and a model.

3. (Original) The method of claim 1, wherein the insurance policy covers comprehensive losses relating to the item.

4. (Original) The method of claim 1, wherein the insurance policy covers collision losses relating to the item.

5. (Original) The method of claim 1, wherein the insurance policy is provided without consideration of further characteristics of the buyer.

6. (Original) The method of claim 1, wherein the insurance policy covers all users of the item.

7. (Original) The method of claim 1, wherein the insurance policy remains in effect if the buyer moves from the geographic region.

8. (Original) The method of claim 1, wherein said paying further comprises paying the insurance premium to an affiliate for the insurance policy.

9. (Original) The method of claim 1, wherein the insurance premium is the same for each of the class of items sold in the geographic region.

10. (Amended) A method for ~~providing~~ using a computer system to provide an incentive relating to a sale or lease of an item, comprising:

receiving an indication of a class of items for which insurance is to be provided to a buyer residing in a geographic region;

storing said indication of a class of items in said computer system;

completing a sale or lease of one of the class of items to a particular buyer residing in the geographic region;

confirming that the buyer resides in the geographic region; and

providing, in a sales agreement relating to the sale or lease of the item, a confirmation of a provision of an insurance policy covering a loss relating to the item.

11. (Original) The method of claim 10, wherein a premium associated with the insurance policy is paid by a manufacturer of the item.

12. (Original) The method of claim 10, wherein the item is an automobile of a particular make and a model.

13. (Original) The method of claim 10, wherein the insurance policy covers comprehensive losses relating to the item.

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14. (Original) The method of claim 10, wherein the insurance policy covers collision losses relating to the item.

15. (Original) The method of claim 10, wherein the insurance policy is provided without consideration of further characteristics of the buyer.

16. (Original) The method of claim 10, wherein the insurance policy covers all users of the item.

17. (Original) The method of claim 10, wherein the insurance policy remains in effect if the buyer moves from the geographic region.

18. (Amended) A method for ~~providing~~ using a computer system to provide an insurance policy relating to a sale or lease of an item, comprising:

receiving an indication of an item sold to a buyer for which insurance is provided by a third party;

determining on said computer system a premium for the insurance policy; and

charging a premium for the insurance policy to the third party, the premium based on a class of the item and a geographic region of the buyer without consideration of further qualifications of the buyer.

19. (Amended) A method for ~~determining~~ using a computer system to determine an insurance premium to be charged to a party providing insurance to a buyer of an item, comprising:

receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer of one of the class of items;

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receiving, from a manufacturer, an indication of a geographic region in which a buyer must reside to receive the insurance; and

calculating on said computer system a premium to be charged for each insurance policy issued to purchasers or lessees in the geographic area, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

20. (Amended) A method of ~~receiving~~ using a computer system to store receipt of an insurance policy with a sale or lease of an item, comprising:

completing a sales agreement for one of a purchase and a lease of an item; ~~and~~

receiving a paid-up insurance policy for the item as part of the sales agreement, the insurance policy being provided based on a class of the item and the geographic location in which the buyer resides; and

storing a indicator of receipt of said paid-up insurance policy in said computer system.

21. (New)   An apparatus for providing an incentive relating to a sale or lease of an item, comprising:

means for determining a class of items for which insurance is to be provided with a sale or lease of one of the class of items;

means for determining a geographic region in which a buyer of one of the class of items must reside to receive the insurance; and

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means for paying an insurance premium for an insurance policy on behalf of the buyer, the insurance policy covering an item from the class of items after a sale or lease of the item to the buyer residing in the geographic region.

22. (New) An apparatus for providing an incentive relating to a sale or lease of an item, comprising:

a processor; and

a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions for enabling the processor to:

determine a class of items for which insurance is to be provided with a sale or lease of one of the class of items;

determine a geographic region in which a buyer of one of the class of items must reside to receive the insurance; and

provide electronic payment of an insurance premium for an insurance policy on behalf of the buyer, the insurance policy covering an item from the class of items after a sale or lease of the item to the buyer residing in the geographic region.

23. (New) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for providing an incentive relating to a sale or lease of an item, the method comprising:

determining a class of items for which insurance is to be provided with a sale or lease of one of the class of items;

determining a geographic region in which a buyer of one of the class of items must reside to receive the insurance; and

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paying an insurance premium for an insurance policy on behalf of the buyer, the insurance policy covering an item from the class of items after a sale or lease of the item to the buyer residing in the geographic region.

24. (New) An apparatus for providing an incentive relating to a sale or lease of an item, comprising:

means for receiving an indication of a class of items for which insurance is to be provided to a buyer residing in a geographic region;

means for completing a sale or lease of one of the class of items to a particular buyer residing in the geographic region;

means for confirming that the buyer resides in the geographic region; and

means for providing, in a sales agreement relating to the sale or lease of the item, a confirmation of a provision of an insurance policy covering a loss relating to the item.

25. (New) An apparatus for providing an incentive relating to a sale or lease of an item, comprising:

a processor; and

a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions for enabling the processor to:

receive an indication of a class of items for which insurance is to be provided to a buyer residing in a geographic region;

complete a sale or lease of one of the class of items to a particular buyer residing in the geographic region;

confirm that the buyer resides in the geographic region; and

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provide, in a sales agreement relating to the sale or lease of the item, a confirmation of a provision of an insurance policy covering a loss relating to the item.

26. (New) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for providing an incentive relating to a sale or lease of an item, the method comprising:

receiving an indication of a class of items for which insurance is to be provided to a buyer residing in a geographic region;

completing a sale or lease of one of the class of items to a particular buyer residing in the geographic region;

confirming that the buyer resides in the geographic region; and

providing, in a sales agreement relating to the sale or lease of the item, a confirmation of a provision of an insurance policy covering a loss relating to the item.

27. (New) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, comprising:

means for receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer of one of the class of items;

means for receiving, from a manufacturer, an indication of a geographic region in which a buyer must reside to receive the insurance; and

means for calculating a premium to be charged for each insurance policy issued to purchasers or lessees in the geographic area, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

28. (New) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, comprising:

a processor; and

a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions for enabling the processor to:

receive, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer of one of the class of items;

receive, from a manufacturer, an indication of a geographic region in which a buyer must reside to receive the insurance; and

calculate a premium to be charged for each insurance policy issued to purchasers or lessees in the geographic area, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

29. (New) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, the method comprising:

receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer of one of the class of items;

receiving, from a manufacturer, an indication of a geographic region in which a buyer must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to purchasers or lessees in the geographic area, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

30. (New) A method for providing an incentive relating to a sale of an item, comprising:

offering an item for sale, the item belonging to a class of items for which insurance is to be provided to a buyer residing in a determined geographic region without consideration of a further characteristic of the buyer; and

offering to provide an insurance policy for the item covering the buyer upon entering into a sales agreement with the buyer.

31. (New) The method of claim 30, wherein the insurance policy covers the item after a sale of the item to the buyer residing in the geographic region.

32. (New) The method of claim 30, further comprising:

entering into a sales agreement with the buyer.

33. (New) The method of claim 32, further comprising:

paying a premium to an insurance provider for the insurance for the item.

34. (New) The method of claim 30, wherein the insurance policy has a maximum term of one year.

35. (New) The method of claim 30, wherein said sale comprises a lease of the item and said buyer comprises a lessor.

36. (New) The method of claim 30, wherein the item is an automobile of a particular make and a model.

37. (New) The method of claim 30, wherein the insurance policy covers comprehensive losses relating to the item.

38. (New) The method of claim 30, wherein the insurance policy covers collision

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losses relating to the item.

39. (New) The method of claim 30, wherein the insurance policy is provided without consideration of further characteristics of the buyer by an insurance provider.

40. (New) The method of claim 30, wherein the insurance policy covers all users of the item.

41. (New) The method of claim 30, wherein the insurance policy remains in effect if the buyer moves from the geographic region.

42. (New) The method of claim 30, wherein said offering to provide further comprises paying the insurance premium for the insurance policy.

43. (New) The method of claim 42, wherein said paying further comprises:

paying the insurance premium to an affiliate for the insurance policy.

44. (New) The method of claim 30, wherein the insurance premium is the same for each of the class of items sold in the geographic region.

45. (New) A method for providing an incentive relating to a lease of an item, comprising:

offering an item for lease, the item belonging to a class of items for which insurance is to be provided to a lessor residing in a determined geographic region without consideration of a further characteristic of the lessor; and

offering to provide an insurance policy for the item covering the lessor upon entering into a lease agreement with the lessor.

46. (New) The method of claim 45, wherein the insurance policy covers the item after a lease of the item to the lessor residing in the geographic region.

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47. (New) The method of claim 45, further comprising:

entering into a sales agreement with the lessor.

48. (New) The method of claim 47, further comprising:

paying a premium to an insurance provider for the insurance for the item

49. (New) The method of claim 45, wherein the insurance policy has a maximum term of one year.

50. (New) The method of claim 45, wherein said lease comprises a sale of the item and the lessor comprises a buyer.

51. (New) The method of claim 45, wherein the item is an automobile of a particular make and a model.

52. (New) The method of claim 45, wherein the insurance policy covers comprehensive losses relating to the item.

53. (New) The method of claim 45, wherein the insurance policy covers collision losses relating to the item.

54. (New) The method of claim 45, wherein the insurance policy is provided without consideration of further characteristics of the buyer.

55. (New) The method of claim 45, wherein the insurance policy covers all users of the item.

56. (New) The method of claim 45, wherein the insurance policy remains in effect if the buyer moves from the geographic region.

57. (New) The method of claim 45, wherein said offering to provide further comprises paying the insurance premium

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58. (New) The method of claim 57, wherein said paying further comprises:

paying the insurance premium to an affiliate for the insurance policy.

59. (New) The method of claim 45, wherein the insurance premium is the same for each of the class of items leased in the geographic region.

60. (New) A method for providing an insurance policy relating to a lease of an item, comprising:

receiving an indication of an item leased to a lessor for which insurance is provided by a third party;

charging a premium for the insurance policy to the third party, the premium based on a class of the item and a geographic region of the buyer without consideration of further qualifications of the lessor.

61. (New) A method for determining an insurance premium to be charged to a party providing insurance to a lessor of an item, comprising:

receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a lessor of one of the class of items;

receiving, from a manufacturer, an indication of a geographic region in which the lessor must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to the lessor in the geographic region, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the lessor.

62. (New) A method for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, comprising:

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receiving an indication of a class of items for which insurance is to be provided to a buyer of one of the class of items;

receiving an indication of a geographic region in which the buyer must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to the buyer, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

63. (New) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, comprising:

means for receiving an indication of a class of items for which insurance is to be provided to a buyer of one of the class of items;

means for receiving an indication of a geographic region in which the buyer must reside to receive the insurance; and

means for calculating a premium to be charged for each insurance policy issued to the buyer, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

64. (New) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive an indication of a class of items for which insurance is to

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be provided to a buyer of one of the class of items;

receive an indication of a geographic region in which the buyer must reside to receive the insurance; and

calculate a premium to be charged for each insurance policy issued to the buyer, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

65. (New) A computer–readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, the method comprising:

receiving an indication of a class of items for which insurance is to be provided to a buyer of one of the class of items;

receiving an indication of a geographic region in which the buyer must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to the buyer, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer.

66. (New) A method for determining an insurance premium to be charged to a party providing insurance to a lessor of an item, comprising:

receiving an indication of a class of items for which insurance is to be provided to a lessor of one of the class of items;

receiving an indication of a geographic region in which the lessor must reside to receive the insurance; and

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calculating a premium to be charged for each insurance policy issued to the lessor in the geographic region, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the lessor.

67. (New) An apparatus for determining an insurance premium to be charged to a party providing insurance to a lessor of an item, comprising:

means for receiving an indication of a class of items for which insurance is to be provided to a lessor of one of the class of items;

means for receiving an indication of a geographic region in which the lessor must reside to receive the insurance; and

means for calculating a premium to be charged for each insurance policy issued to the lessor in the geographic region, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the lessor.

68. (New) An apparatus for determining an insurance premium to be charged to a party providing insurance to a lessor of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive an indication of a class of items for which insurance is to be provided to a lessor of one of the class of items;

receive an indication of a geographic region in which the lessor must reside to receive the insurance; and

calculate a premium to be charged for each insurance policy issued to the lessor in the geographic region, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the lessor.

69. (New) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a lessor of an item, the method comprising:

receiving an indication of a class of items for which insurance is to be provided to a lessor of one of the class of items;

receiving an indication of a geographic region in which the lessor must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to the lessor in the geographic region, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the lessor.

70. (New) A method of receiving an insurance policy with a lease of an item, performed by a lessor, comprising:

completing a sales agreement for a purchase of an item; and

receiving a paid-up insurance policy for the item, the insurance policy being provided based on a class of the item and the geographic location in which the lessor resides.

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